

Appl. No. : 10/057,001
Filed : January 25, 2002

REMARKS

Claims 12-27 and 32-34 are pending and are presented for further consideration in light of the following remarks.

Response to Rejection of Claims 12-27 and 32-34 Under 35 U.S.C. § 102(e)

Claims 12-27 and 32-34 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,464,134 to Page ("Page"). Applicant submits, however, that Page does not disclose every feature of Claims 12-27 and 32-34.

Claim 12

Claim 12 recites (emphasis added):

A method of processing a check transaction, the method comprising:
receiving an indication that a first check transaction from a first payor failed to clear at least in part because a first account number associated with the first check is erroneous;
locating a separate identifier for the first payor;
locating a first previously cleared check transaction associated with the separate identifier;
reading a second account number, the second account number associated with the first previously cleared check transaction;
comparing at least the first account number with at least the second account number; and
determining if the second account number meets a first criteria, which thereby indicates the second account number is potentially a correct version of the first account number.

Applicant submits that Claim 12 is not anticipated by Page because Page fails to disclose every limitation of Claim 12. For example, Page fails to disclose "locating a first previously cleared check transaction..." In contrast, Page discloses a method of transmitting information about a check (e.g., check amount and payee information) to a processing center at the time when the check is issued. Later, when the check is presented (e.g., to a bank) for redemption, the check amount and payee information are compared with the corresponding information that was transmitted to the processing center when the check was issued. This method is intended to help reduce fraud by preventing individuals from altering the check amount or payee information and then redeeming the fraudulently-altered check. (Page, cols. 3-4).

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Importantly, Page does not disclose “locating a first **previously cleared check transaction.**” Nor does Page disclose “reading a second account number . . . associated with the first previously cleared check transaction [and] comparing at least [a] first account number with at least the second account number.” In some embodiments, this comparison can be useful in helping to complete check transactions even if a first account number is erroneous because it was read or entered incorrectly. For example, a determination can be made of whether a second account number that is known to be correct, owing to the fact that a check transaction tied to it has previously cleared, is potentially a correct version of the erroneous first account number.

In the method disclosed by Page, however, information from a check that is presented for redemption is compared with information from the *same check* that was stored when the check was issued. This check disclosed in Page has not previously cleared. In fact, the comparison of check information that is disclosed by Page is carried out with the goal of determining whether or not to allow the check to clear.

For at least the reason that Page does not disclose every limitation of Claim 12, Applicant submits that Page does not anticipate Claim 12.

Claim 32

Claim 32 is patentably distinguished from Page for reasons similar to those set forth with respect to Claim 12, and because of the additional features recited therein.

Claims 13-27, 33, and 34

Claims 13-27, 33, and 34 each depend from an independent claim and are patentably distinguished from Page for at least the same reasons set forth with respect to the corresponding independent claim, and because of the additional features recited therein.

CONCLUSION

In light of the foregoing remarks, Applicant submits that Claims 12-27 and 32-34 are in condition for allowance, and such action is earnestly solicited.

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Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

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